

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Rebekkah Anne Lucas  
Debtor

Case No. 24-02971-MJC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Mar 03, 2025

User: AutoDocke  
Form ID: 318

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2025:**

Recip ID	Recipient Name and Address
db	+ Rebekkah Anne Lucas, 313 N Apple St Apt 2, Dunmore, PA 18512-2448
5669079	+ Dave Washko, 306 N Apple St, Dunmore, PA 18512-2449
5669078	+ Dave Washko, 306 N Apple St, Scranton, PA 18512-2449
5669082	+ Elizabeth Lucas, 800 James Ave, Unit 6101, Scranton, PA 18510-1597
5669083	Fidelity Bank, 101 N Blakely St, Dunmore, PA 18512-1901
5671809	+ Klana Inc., 800 N. High St., Ste. 400, Columbus, OH 43215-1430
5671810	+ Moses Taylor Hospital, 700 Quincy Ave, Scranton, PA 18510-1798
5669088	New Jersey E-ZPass, PO Box 52001, Newark, NJ 07101-8201
5669091	Philip Luongo, 963 Farber Ct, Scranton, PA 18510-1335
5669094	+ Scranton Quincy Clinic Company LLC, 748 Quincy Ave, Scranton, PA 18510-1739
5669097	US Attorney for the PA Middle District, William J. Nealon Federal Building, 235 N Washington Ave Ste 311, Scranton, PA 18503-1533

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5669074	+ EDI: CAPONEAUTO.COM	Mar 03 2025 23:45:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
5669074	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 03 2025 18:57:56	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
5669075	EDI: CAPITALONE.COM	Mar 03 2025 23:45:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
5669075	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 03 2025 18:56:26	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
5669076	EDI: WFNNB.COM	Mar 03 2025 23:45:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
5669077	EDI: CCS.COM	Mar 03 2025 23:45:00	Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
5669081	EDI: DISCOVER	Mar 03 2025 23:45:00	Discover Bank, 6500 New Albany Rd E, New Albany, OH 43054-8730
5669080	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 03 2025 18:49:00	Department of Education/Nelnet, 121 S 13th St, Lincoln, NE 68508-1911
5669084	^ MEBN	Mar 03 2025 18:46:07	Geisinger, 100 North Academy Ave, danville, PA 17822-0001
5671811	^ MEBN	Mar 03 2025 18:46:17	InDebt USA, Inc, PO Box 1201, Farmington, MO 63640-4128
5669085	^ MEBN		

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		Mar 03 2025 18:46:19	Labcorp, 531 S Spring St, Burlington, NC 27215-5866
5669086	+ Email/Text: NY-Bankruptcy@lgbs.com	Mar 03 2025 18:49:00	Linebarger, Goggan, Blair & Sampson, LLC, 61 Broadway Suite 2600, New York, NY 10006-2840
5671812	Email/Text: MDSBankruptcies@meddatsys.com	Mar 03 2025 18:49:00	Medical Data Systems Inc., 645 Walnut St, Ste 5, Gadsden, AL 35901-4173
5669087	Email/Text: bankruptcydpt@mcmcg.com	Mar 03 2025 18:49:00	Midland Credit Management Inc, 320 E Big Beaver Rd Ste 300, Troy, MI 48083-1271
5669089	^ MEBN	Mar 03 2025 18:46:16	PA Turnpike, PO Box 645631, Pittsburgh, PA 15264-5254
5669092	Email/Text: pasi_bankruptcy@chs.net	Mar 03 2025 18:49:00	Professional Account Services, Inc., PO Box 188, Brentwood, TN 37024-0188
5669090	+ Email/PDF: ebnotices@pnmac.com	Mar 03 2025 18:57:45	PennyMac Loan Services LLC, PO Box 514387, Los Angeles, CA 90051-4387
5669095	EDI: AISTMBL.COM	Mar 03 2025 23:45:00	T Mobile, PO Box 742596, Cincinnati, OH 45274-2596
5669095	Email/PDF: ais.tmobile.ebn@aisinfo.com	Mar 03 2025 18:57:05	T Mobile, PO Box 742596, Cincinnati, OH 45274-2596
5669096	Email/Text: bknotice@upgrade.com	Mar 03 2025 18:49:00	Upgrade Inc., 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
5669098	Email/Text: edbknotices@ecmc.org	Mar 03 2025 18:49:00	US Department of Education, 400 Maryland Ave SW, Washington, DC 20202-0001
5669099	^ MEBN	Mar 03 2025 18:46:33	Weltman, Weinberg & Reis Co., L.P.A., 520 Walnut St, Suite 1355, Philadelphia, PA 19106-3602
5669100	+ Email/Text: bankruptcynotice@westlakefinancial.com	Mar 03 2025 18:49:00	Westlake Financial Services, 4751 Wilshire Blvd, Los Angeles, CA 90010-3847

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5669093	##+	Richard Burns, 321 Spruce St #609, Scranton, PA 18503-1409

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2025 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Brent J Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com
Carlo Sabatini	on behalf of Debtor 1 Rebekkah Anne Lucas usbkct@bankruptcypa.com kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com;sabatin i.carlob107053@notify-prod.bestcase.com
Jill E. Durkin	jilldurkinesq@gmail.com PA92@ecfbis.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1                      Rebekkah Anne Lucas  
                                    First Name    Middle Name    Last Name  
Debtor 2  
(Spouse, if filing)      First Name    Middle Name    Last Name  
United States Bankruptcy Court    Middle District of Pennsylvania  
Case number:    5:24-bk-02971-MJC

Social Security number or ITIN    xxx-xx-2026  
EIN    --\_\_\_\_\_  
Social Security number or ITIN    \_\_\_\_  
EIN    --\_\_\_\_\_  
Social Security number or ITIN    \_\_\_\_  
EIN    --\_\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Rebekkah Anne Lucas  
aka Rebekkah A Lucas, aka Rebekkah Lucas

3/3/25**By the  
court:**

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**